

**REMARKS/ARGUMENTS**

In view of the amendments and remarks herein, favorable reconsideration and allowance of this application are respectfully requested. By this Amendment, original claims 1-89 have been canceled without prejudice or disclaimer, and new claims 90-108 have been added. Thus, claims 90-108 are pending for further examination.

First, Applicant wishes to thank the Examiner for the courtesy of granting a personal interview with the undersigned attorney to discuss the instant invention, the pending claims and the cited prior art. Applicant has added a new set of claims directed to a primary aspect of the instant invention. Applicant believes the new set of claims have been drafted in a manner that addresses the issues discussed during the interview, namely to define the invention in a clear manner and to patentably distinguish the prior art of record. Applicant reserves its right to seek protection for any of the aspects of the canceled claims not reflected in the new claims through one or more divisional applications at a later date and without prejudice.

A further Information Disclosure Statement has been filed herewith in order to bring to the attention of the Examiner art that has been cited by the Canadian Patent Office in a corresponding Canadian application.

Claims 1-89 have been rejected under 35 USC 103(a) as being obvious over Atkins in view of the Examiner's Official Notice. Claims 1-89 have been further rejected under 35 USC 103(a) as being obvious over Williams in view of the Examiner's Official Notice. Without conceding the correctness of these rejections, or acquiescing to

the Examiner's asserted Official Notice, Applicant has canceled claims 1-89 and added the new set of claims 90-108 in order to focus the claims on a primary feature of the invention. In particular, as discussed during the interview, the new claims are focused on a computer-aided design (CAD) tool for financial transactions which enables a user to create a visual diagram of a financial scenario or transaction on a display screen by adding graphics representing parties to the transaction and adding financial graphics, in the form of connections between party graphics, representing financial instruments involved in the scenario and relating to the connected parties. The tool includes a software engine that is operable, in response to creation of the diagram of the financial scenario, to generate mathematical modeling information for the financial scenario using data collected by the engine during the creation of the diagram on the display by the user. In addition, the diagram and the mathematical modeling information are linked within the tool, and the user interface enables the user to make changes to the graphical party objects and the graphical financial objects in the diagram, wherein when changes are made by the user to the diagram corresponding changes are made by the tool to the mathematical modeling information. In this way, the tool enables CAD modeling and analysis for a wide range of financial applications in a convenient and advantageous manner that has not heretofore been available in the prior art.

None of the references of record teach or suggest the specific combination of features set forth in new independent claim 90, nor any of the new dependent claims 91-108. Thus, reconsideration and withdrawal of the rejections are respectfully requested.

Neither Atkins nor Williams teach or suggest a financial scenario modeling and analysis tool that provides computer-aided design for financial transactions, as required by new independent claim 90. More particularly, neither Atkins nor Williams teach or suggest a graphical user interface (GUI) which enables a user of the tool to create a diagram of a financial scenario on a display screen, wherein the GUI enables the user to: (1) select parties involved in the financial scenario from a collection of predefined parties and add the selected parties to the diagram on the display in the form of graphical party objects; and (2) select financial instruments involved in the financial scenario from a collection of predefined financial instruments and add the selected financial instruments to the diagram in the form of graphical financial objects that each show a physical connection on the diagram between selected pairs of the graphical party objects in the diagram, wherein the GUI further enables the user to indicate a flow direction on the diagram between the selected pairs of the graphical party objects for an obligation (*e.g.*, payments) related to the financial instrument connecting the selected pairs. In addition, neither Atkins nor Williams teach or suggest a software engine operable, in response to creation of the diagram of the financial scenario using the GUI, to generate mathematical modeling information for the financial scenario using data collected by the engine during the creation of the diagram by the user. The cited references further fail to teach or suggest linking the diagram and said mathematical modeling information within the tool, such that when the user makes changes to the graphical party objects and/or the graphical financial objects in the diagram, corresponding changes are made by the tool to the

mathematical modeling information. Thus, Applicant respectfully submits that neither Atkins nor Williams support a rejection of the new claims under Section 102 or 103, regardless of the Examiner's asserted Official Notice regarding user interfaces and the like. Accordingly, allowance of new independent claim 90 is respectfully requested.

With respect to new dependent claims 91-108, these claims also include numerous features not disclosed in the cited references. Thus, in addition to being allowable based on their dependency on claim 90, these claims are also allowable based on the further patentable limitations contained therein.

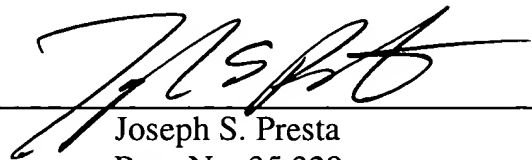
In view of the foregoing amendments and remarks, Applicant respectfully submits that all of the pending claims clearly and patentably distinguish the prior art of record and are in condition for allowance. Thus, withdrawal of the rejections and passage of this case to issuance at an early date are earnestly solicited.

Should the Examiner have any questions regarding this response, or deem that any further issues need to be addressed prior to allowance, the Examiner is invited to call the undersigned attorney at the phone number below.

Respectfully submitted,

**NIXON & VANDERHYE P.C.**

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